

Patent Application  
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**Replacement Sheet:**

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**ABSTRACT OF DISCLOSURE**

The Pre-paid card is uses an Electronic system (Process Server) which allows the card user to purchase a card thru a bank, retail establishment, or other agencies, select and increment, card activated and ready for use of transaction at point of purchase. Use the card to purchase a wide range of goods and services, and replenish the card for future use.

The system uses a process server, for issuance, activation, tracking activity and balances; cards are automatically activated, and can be used to for immediate purchase. To prevent fraud or illegal use, photo or fingerprint can be programmed into card.